



First Florida Financial Group, LLC.

“Correspondent Mortgage Lender”

877-424-4562

Eddie Hoskins

President & CEO

FHA Short Refinancing

REFINANCE YOUR HOME TODAY AT 97% OF TODAY'S APPRAISED VALUE!

- **Struggling to Make Mortgage Payments?**
- **Tried To Refinance, But Couldn't Because of Your Homes Value?**

FHA Short Refinancing Highlights

- **Primary Residences Only!**
- **Must Be Current on Mortgages!**
- **580 Minimum Mid. Credit Score!**
- **Full Doc Only! (must verify sufficient income)**
- **New loan Amount 97% of Today's Value!**
- **Lenders Forgive Shortage!**
- **Closing Costs May Be Financed!**
- **Lender Write Down is Voluntary**

FHA Short Refinancing Refinance your home at 97% of today's appraised value! A short refinance is where your lender agrees to accept a lower payoff than what is owed to them and writes that amount off, leaving you with a loan amount equal to 97.7% of today's appraised value. Many lenders are accepting short refinance payoffs because it is more cost effective than foreclosure proceedings. A FHA Short Refinance payoff works just like a short sale except you keep your home.

Here is an example... of how much you could save! A \$250,000 mortgage balance and the homes current value is \$100,000, your new loan amount would be for 97% of the \$100,000 or \$97,000 and the lender would forgive the difference!

I offer same day loan approvals... If you have any scenarios to discuss, please email me or call me directly at 877-424-4562

I look forward to working with you!

Sincerely,

Eddie Hoskins

President/CEO

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www.FirstFLFinancial.com

www.FHAShortRefinancing.Net

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